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THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

FILED

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TIMOTHY R. WALBRIDGE, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN RE:)	
)	
WATERS, JEAN RUTH, d/b/a)	Case No. 98-01114-M
JEAN RUTH WATERS p/k/a)	(Chapter 7)
MORRIS, JEAN)	
)	
Debtor,)	
)	
FIRST NATIONAL BANK)	Adversary No. 98-0176-M
OF PAWNEE,)	
)	
Plaintiff,)	
)	
vs.)	
)	
JEAN RUTH WATERS,)	
)	
Defendant.)	

JUDGMENT

THIS MATTER comes before the Court upon Plaintiff's Complaint to Determine Dischargeability of Debt filed on June 11, 1998, in which Plaintiff requests the Court to determine the nondischargeability of a debt owed to First National Bank of Pawnee by Jean Ruth Waters in the sum of \$434,809.87.

WHEREFORE, it appearing to the Court that Plaintiff and the Defendant are in agreement as to the disposition of the above-captioned adversary proceeding as to them pursuant to the Joint Stipulation filed herewith, it is

ORDERED AND ADJUDGED that the stipulation between the Plaintiff and the Defendant is hereby **APPROVED** and **ADOPTED** by the Court.

THE COURT FURTHER FINDS AND ORDERS as follows:

1. The Plaintiff filed a Chapter 7 Petition in bankruptcy on March 23, 1998.
2. On June 11, 1998, the Plaintiff filed the above captioned adversary action seeking a determination of nondischargeability of debt in the sum of \$434,809.87 to the Plaintiff was nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A), (a)(4) and (a)(6).

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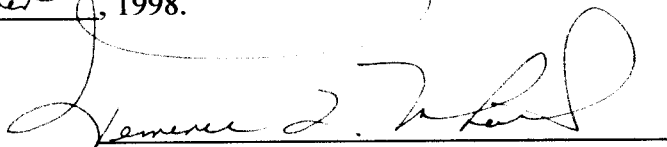
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3. That this Court has jurisdiction over the parties and the subject matter hereto pursuant to 28 U.S.C. § 1334. That this is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(I).

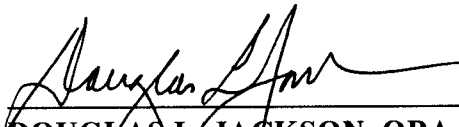
4. That Plaintiff should have a judgment against Defendant in the sum of \$434,809.87, further, said judgment is determined to be nondischargeable pursuant to 11 U.S.C. 523(a)(2)(A), (a)(4) and (a)(6). That said judgment shall accrue interest from the date of judgment at the rate of 4.730 percent (4.730 %).


5. This stipulation constitutes a final order in this adversary action between the Plaintiff and the Defendant, each party to bear its own litigation expenses, including costs and attorney fees.

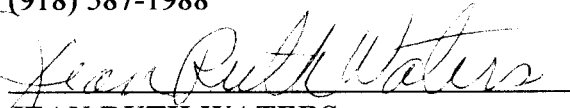
DATED this 3rd day of December, 1998.


HONORABLE TERRANCE MICHAEL
United States Bankruptcy Judge

Approved for entry by:


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